

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

KARI SROKA

Case No. 16-39951

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/20/2016.
- 2) The plan was confirmed on 02/28/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/14/2018.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$78,900.00.
- 10) Amount of unsecured claims discharged without payment: \$25,598.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,800.00
Less amount refunded to debtor	\$461.01

**NET RECEIPTS:**

**\$16,338.99**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,843.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$766.41
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$2,609.41</b>

Attorney fees paid and disclosed by debtor: \$2,157.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	20,725.00	25,028.19	25,028.19	0.00	0.00
ALLY FINANCIAL	Unsecured	4,586.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CARD MEMBER SERVICE	Unsecured	2,190.00	NA	NA	0.00	0.00
CHASE CARD MEMBER SERVICE	Unsecured	660.00	NA	NA	0.00	0.00
CHASE CARD MEMBER SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CARD MEMBER SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK SEARS	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
DELAWARE PLACE MTG SVCS	Unsecured	0.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	NA	7,741.63	0.00	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Unsecured	NA	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	12,667.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	33,038.00	35,194.64	0.00	0.00	0.00
FORD MOTOR CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
GMAC MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	NA	NA	0.00	0.00
Kohls/Capital One	Unsecured	45.00	NA	NA	0.00	0.00
OLYMPIA PLACE CONDOMINUMS	Unsecured	0.00	NA	NA	0.00	0.00
OLYMPIA PLACE CONDOMINUMS	Secured	0.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	2,108.00	2,019.68	2,019.68	2,019.68	0.00
PRA RECEIVABLES MGMT	Unsecured	11,709.00	11,709.90	11,709.90	11,709.90	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TNB VISA TARGET	Unsecured	0.00	NA	NA	0.00	0.00
WACHOV MTG/WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO	Secured	139,629.00	136,037.71	143,779.34	0.00	0.00
WELLS FARGO AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	21,425.00	26,520.23	26,520.23	0.00	0.00

### **Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO DEALER SERVICES	Unsecured	5,450.00	NA	NA	0.00	0.00

#### **Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$143,779.34	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$51,548.42	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$195,327.76</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$13,729.58</b>	<b>\$13,729.58</b>	<b>\$0.00</b>

## **Disbursements:**

Expenses of Administration	<u>\$2,609.41</u>
Disbursements to Creditors	<u>\$13,729.58</u>

**TOTAL DISBURSEMENTS :** **\$16,338.99**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/02/2018

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.